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Attorneys for Defendant
Evolution Mortgage, Inc.

UNITED STATES DISTRICT COURT
SOUTHERN DISTRICT OF NEW YORK

X

NANCE M. HUTTER,

Case No.: 09 CV 10092 (CS)

Plaintiff

v.

COUNTRYWIDE BANK, N.A., a subsidiary of
COUNTRYWIDE FINANCIAL CORPORATION,
WATERMARK CAPITAL, INC., EVOLUTION
MORTGAGE, INC.,

ANSWER
CROSS-CLAIM

Defendants.

X

Defendant EVOLUTION MORTGAGE, INC. (hereafter "EVOLUTION"), by its attorneys, JANUS LAW, P.C., upon information and belief, responds to defendant Watermark Capital, Inc.'s Cross-Claim, dated December 30, 2011, as follows:

1. EVOLUTION hereby denies all claims.

Dated: Garden City, New York
January 4, 2012

JANUS LAW, P.C.

By:



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